



East Renfrewshire Citizens

Advice Bureau Weekly Update

11/03/2022

Worrying About Money? ERCAB are here to help!

Financial advice and support is available if you're struggling to make ends meet.

There are a number of options available to clients who are struggling;

1. Scottish Welfare Fund – people on low incomes may be able to get a crisis grant from the Council. This is a payment to help you cope during an emergency or due to unexpected expenses.
2. Maximise your income – a benefit check can be carried out by one of our experienced advisers to make sure you're not missing out on any money you may be entitled to. Speaking to an adviser may also help you find cheaper deals on gas and electricity.
3. Debt Advice – debt can happen to anyone. Free advice and support can help you find ways to manage your debts and reduce how much you pay each month. Contact our Money Adviser, Julie on **07901607309**.
4. Benefit Advance – if you have made a new claim for benefits and are in financial hardship while you wait for your first payment, you may be able to get an advance to afford things like food or rent.
5. Hardship Payment – if you have been sanctioned, you may be able to request a hardship payment from the Jobcentre.
6. Challenge a Decision – you can challenge a decision if your benefit has been stopped/sanctioned/overpaid etc. Most benefit decisions need to be challenged within one month.

ERCAB advisers are available to help with all of the above options. Contact the office on **0141 881 2032** to speak to one of our experienced advisers.

Scotland's Census 2022

Scotland's Census usually takes place every 10 years and is the official count of every person and household in the country.

ERCAB's HERO adviser is offering support to clients who struggle to get online or do not have access to a computer to complete the Census online. To make an appointment, contact Sarah on **0141 881 2032**.

Good News Story – Money Advice & Debt

The client contacted ERCAB for help as she had fallen behind with her council tax payments due to being furloughed. ERCAB's money adviser contacted East Renfrewshire Council to double check the client's award. With our money adviser's help, the client is now on a repayment plan for her arrears and keeping up with her on-going council tax liabilities.

The client is incredibly happy with this outcome as she was worried how about she was going to afford to pay all of her bills.

For help with on-going debts, please contact our money adviser, Julie on **07901607309**.

Help With Housing and Heating Benefits

There are a number of benefits available to help with energy bills and housing costs;

- Apply for a Discretionary Housing Payment – you may be eligible for this if you are in receipt of housing benefit but still can't afford housing costs.
- Claim Housing Benefit – you could get housing benefit to help you pay your rent if you're on low income.
- Get help with energy bills – ERCAB's energy and utilities Adviser, Mark P may be able to help you keep a warm and comfortable home.
- Local Housing Allowance – information on how to apply for housing benefit if you're renting privately.

For housing advice, please email our Housing Adviser Mark R at Mark.Richmon@eastrenfrewshireCAB.casonline.org.uk or call the office on **0141 881 2032**.

For help with energy bills, please email our Energy and Utilities Adviser Mark P at Mark.Parsons@eastrenfrewshireCAB.casonline.org.uk

Clients can also get in contact with the bureau via:

Email - ere-bureau@eastrenfrewshirecab.casonline.org.uk

You can also keep up to date with recent news from ERCAB via our social media platforms. Please feel free to distribute the contact details for our advisers provided on our Facebook page.

Facebook – **East Renfrewshire CAB** & Twitter **@EastAdvice**